

Fill in this information to identify your case:

Debtor 1 Karen Shapiro
 Debtor 2 _____
 (Spouse, if filing)
 United States Bankruptcy Court for the Eastern District of Pennsylvania
 Case number _____
 (If known)

☒ Check if this is an amended filing

Official Form 106Sum
Amended Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i>	<u>\$305,000.00</u>
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	<u>\$16,625.01</u>
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	<u>\$321,625.01</u>

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i>	<u>\$356,358.81</u>
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	<u>\$0.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	<u>\$5,784.00</u>
Your total liabilities	<u>\$362,142.81</u>

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of <i>Schedule I</i>	<u>\$5,999.68</u>
5. Schedule J: Your Expenses (Official Form 106J)	
Copy your monthly expenses from line 22, Column A, of <i>Schedule J</i>	<u>\$3,835.51</u>

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?
☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
☒ Yes

7. What kind of debt do you have?
☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9 for statistical purposes. 28 U.S.C. § 159.
☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income* (Official Form 122A-1, 122B, or 122C-1):
 Copy your total current monthly income from line 11..... \$6,994.27

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:.....

From Part 4 on <i>Schedule E/F</i> , copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.).....	<u>\$0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.).....	<u>\$0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	<u>\$0.00</u>
9d. Student loans. (Copy line 6f.).....	<u>\$0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.).....	<u>\$0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.).....	<u>\$0.00</u>
9g. Total. Add lines 9a through 9f.....	<u>\$0.00</u>

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Official Form 106D

Amended Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of the collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
2.1 Ally Financial Creditor's Name PO Box 380901 Number Street Minneapolis MN 55438 City, State, ZIP Code Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred: UNKNOWN	Describe the property that secures the claim: Checking account - PNC As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) Last 4 digits of account number:	\$22,262.00	\$650.00
2.2 Carrington Mortgage Creditor's Name PO Box 5001 Number Street Westfield IN 46074 City, State, ZIP Code Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred: UNKNOWN	Describe the property that secures the claim: Debtor's home As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) Last 4 digits of account number:	\$300,000.00	\$305,000.00

	Column A Amount of claim Do not deduct the value of the collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
2.3 Citi Mortgage <hr/> Creditor's Name PO Box 9001067 <hr/> Number Street <hr/> Louisville KY 40290 <hr/> City, State, ZIP Code Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred: UNKNOWN	Describe the property that secures the claim: Debtor's home As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) Last 4 digits of account number:	\$34,096.81	\$305,000.00
		\$29,096.81	
Add the dollar value of your entries in Column A. Write that number here:		\$356,358.81	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

1 On which line in Part 1 did you enter the creditor? 2.3

Citi Mortgage

Creditor's Name
Milstead and Associates

Number Street
1 East Stow Road

Marlton NJ 08053

City, State, ZIP Code

Last 4 digits of account number:

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Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the Eastern District of Pennsylvania

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Check if this is:
☒ An amended filing
☐ A supplement showing post-petition chapter 13 expenses as of

Official Form 106J Amended Schedule J: Your Expenses

12/15

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Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
☐ Yes. **Does Debtor 2 live in a separate household?**
- ☒ No.
☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*

2. Do you have dependents?

Do not list Debtor 1 or Debtor 2. ☒ No
☐ Yes. Fill out this information for each dependent

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as your bankruptcy filing date unless you are using this form as supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date

Include expenses paid for with non-cash governmental assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I).

Note: Expenses for property other than the debtor(s)' primary residence(s), if any, are reported in the Summary of Business/Real-Estate Income & Expense annexed to Schedule I.

Note: Monthly payments that are being made through the Chapter 13 Plan, if any, are not included in the expenses listed on this schedule.

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. **\$1,606.11**

If not included in line 4:

4a. Real estate taxes

4a. _____

4b. Property, homeowner's, or renter's insurance

4b. _____

		Your expenses
4c.	Home maintenance, repair, and upkeep expenses	\$180.00
4d.	Homeowner's association or condominium dues	
5.	Additional mortgage payments for your residence, such as home equity loans	\$439.40
6.	Utilities:	
6a.	Electricity, heat, natural gas	\$200.00
6b.	Water, sewer, garbage collection	\$60.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	\$210.00
6d.	Other. Specify: N/A	
7.	Food and housekeeping supplies	\$400.00
8.	Childcare and children's education costs	
9.	Clothing, laundry, and dry cleaning	\$80.00
10.	Personal care products and services	\$50.00
11.	Medical and dental expenses	\$100.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	\$240.00
13.	Entertainment, clubs, recreation, newspapers, magazine, and books	
14.	Charitable contributions and religious donations	
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	Life insurance	\$90.00
15b.	Health insurance	
15c.	Vehicle insurance	\$180.00
15d.	Other insurance. Specify: N/A	
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: N/A	
17.	Installment or lease payments (None)	\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I</i> (Official Form 106I)	
19.	Other payments you make to support others who do not live with you. Specify: N/A	
20.	Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I</i> (Official Form 106I)	
20a.	Mortgages on other property	
20b.	Real estate taxes	
20c.	Property, homeowner's, or renter's insurance	
20d.	Maintenance, repair, and upkeep expenses	
20e.	Homeowner's association or condominium dues	

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		Your expenses
20f. Other. Specify:	20f.	
21. Other. Specify: N/A	21.	
22. Calculate your monthly expenses.		
22a. Add lines 4 through 21.	22a.	\$3,835.51
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	22b.	
22c. Add line 22a and 22b. The result is your monthly expenses.	22c.	\$3,835.51
23. Calculate your monthly net income		
23a. Copy line 12 (your combined monthly income) from Schedule I	23a.	\$5,999.68
23b. Copy your monthly expenses from line 22 above.	23b.	\$3,835.51
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income	23c.	\$2,164.17
24. Do you expect an increase or decrease in your expenses within the year after you file this form?		
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Explain.....		

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Official Form 106Dec

Amended Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

- ☒ No
☐ Yes. Name of person N/A. Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

/s/ Karen Shapiro
Signature of Debtor 1

08/30/2018
Date

Signature of Debtor 2

08/30/2018
Date